

**In the claims:**

Please amend the claims as follows:

C<sup>3</sup> 1. ~~A method for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:~~  
~~input personal financial data from a user over a network including the Internet;~~  
~~input external financial market data over the network including the Internet;~~  
~~process said personal financial data and said external financial market data;~~  
~~output at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan over the network including the Internet.~~

C<sup>4</sup> 9. ~~A system for providing automated coaching for a financial modeling and counseling system over the Internet, comprising:~~  
~~a database for receiving personal user financial data connected to a network including the Internet;~~  
~~a database for receiving external financial market data connected to the network including the Internet;~~  
~~a processing unit for processing said personal financial data and said external financial market data connected to the network including the Internet;~~  
~~a user interface connected to the network including the Internet for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan.~~

C<sup>5</sup> 17. ~~A computer program embodied on a computer readable medium for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:~~  
~~code segment for inputting personal financial data from a user a network including the Internet;~~  
~~code segment for inputting external financial market data using the network including the Internet;~~  
~~code segment for processing said personal financial data and said external financial market data;~~

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cont

code segment for outputting at least one of coaching advice, product configuration, and  
assessment of an effect on a personal financial plan using the network including the Internet.

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